



## **The Part-time Perspective on Higher Education**

### **How has your student loan debt impacted your academic experience, and how will it impact your future?**

*"It's a constant, sickening pressure to know I will be in crushing debt the rest of my life repaying these loans while I raise my daughter by myself with very minimal child support. I fear I will have a harder time in grad school since I'll have to work a lot to support us, although I know from experience this is hard for me to do. I would do better in school if I could work part time, but would hate to take out loans to pay for rent again, as that's how I got in this mess in the first place. So I will have a poorer academic experience than I would like because I will be working more than I would like to, so I don't have to add to my already-crushing student loans."*

-Student, Minnesota State University Moorhead

*"I have been emotionally distracted at times. I thought about dropping out several times. It affects my future by maintaining a steady fear of debt and additional fees, with the worry of never being able to pay it off or get ahead in life."*

-Student, Winona State University

### **What are your biggest challenges to obtaining a degree?**

*"Having to work full-time while I go to school--If I could get more help...then I could work only part-time and I would be able to get done sooner. As I have been going to school for eight years now, two of those were full-time and the other six have been part-time...most of them taking only one class a semester, since I have to work around my work hours - as they will not work around my classes. So I work until 1 AM and get up at 7 AM to go to class. It makes it hard to focus on both work and school, it's hard to stay awake to do what I need to do for class...and it's hard to stay awake for a 10 hour shift when you don't get enough sleep. But I am determined to finish, so I do what I need to!"*

-Student, Winona State University

*"The time/cost of completing the degree"*

-Student, Metropolitan State University

*"My biggest challenge to obtaining my degree is a financial challenge. I ran out of loans and grants, so I had to obtain a co-signer. I then took out a loan that is going to challenge me, as well as add on to my debt. Many times I thought of dropping out, but my kids prevented me from that--I want to be a good role model. I do however feel that I will be in financial debt for my life's entirety."*

-Student, Winona State University

*"Money, time, and money. Also childcare--and money. Did I mention that?"*

-Student, Minnesota State University Moorhead

*"Making time to study while working around a busy 'kid schedule.' Lack of money for living expenses is also an issue. Students don't qualify for food assistance either, and we've needed to obtain help make ends meet."*

-Student, Minnesota State University Moorhead

*"Time with work, school and family. Living affordably so there is enough money for school. Making daily decisions on what is needed and what we will have to make it without to have money for tuition."*

-Student, Metropolitan State University

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## The Part-time Perspective on Higher Education

### How has the rising cost of higher education impacted you?

*"I have two children currently attending college along with myself attending part-time. I exhausted the money I had saved for my children's college in the first two years of their attendance. I was amazed at how expensive the tuition was and the associated fees. I wish my paycheck increased at the same rate as the college tuition....We have given up family vacations, dinners out, and numerous other activities. I just bought my 15 year old a prom dress at a consignment store. She loves it...I just wish I could buy her a dress that was new. Don't get me wrong, the sacrifices are worth my children having a good quality education. I just wish it was not such a financial struggle."*

-Student, St. Cloud State University

*"With working full-time and being a part-time student, it makes it very difficult to pay the amount that I need to when payments are due. This semester I got a grant for \$112—that is nothing when tuition + fees is \$1570. ...they claim I make enough to pay tuition, yet I do have other bills to pay - I do have to eat, have a place to live, and I need a car (and all the things that go with having a car) to get me to school and work. None of those things are free/cheap...I do not currently take out loans to pay my college expenses, but the first two years of college I had to. I have gotten two paid off but I have my largest loan left which is currently sitting at \$16,000. I waited until I was almost 25 to return to college so I could get help, and that didn't help me! I want to know what it takes to get help for college."*

-Student, Winona State University

*"I have had to slow down on the number of credits I can take, thereby delaying my graduation into the future sometime."*

-Student, Metropolitan State University

*"The rising cost of higher education has affected me dramatically. I am a single mother of three children, and I pursued my education to provide a better life for them. With the debt I accrued being so high, I have no idea how or if I will ever be able to afford paying it off or be able to move forward in life."*

-Student, Winona State University

*"I did not return to college until age 28 for fear of owing on student loans. After completing three years of schooling from 2004-07 & receiving my ADN (Associate Degree in Nursing) I was deeply in debt. Fear of increasing my financial aid total (over \$40,000 then) originally kept me from finishing my BSN when I began pursuing it from 2007-09, and I instead accepted full-time work. After losing my job in December 2011, I returned to school and am now on my 3rd consecutive semester & will graduate in May. I want to go to grad school for my DNP (Doctor's of Nursing Practice) but the cost may be prohibitive, as I don't qualify for a Minnesota Grant (too old? too many credits? I can't recall why) and the loans I will take will be unsubsidized. As a single mother, things are even harder. I will note that grants are slanted against "non-traditional" student like myself, who had some college earlier in life, and then returned when I actually knew what I wanted to do, then was turned down due to high credit load."*

-Student, Minnesota State University Moorhead

*"It has increased the amount of time it will take me to finish, and has increased my debt and created a hardship in financial situations in day to day life."*

Student, Metropolitan State University

*"The rising cost has affected me because I am a single parent trying to get an education so I can find and obtain a career. I have to work a part-time job because I need the money to support my family. Since I have to work a part-time job I am unable to study as much as I would like, since I only have so much time in the day."*

-Student, Metropolitan State University

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